

Certificate Number: 14912-PAM-DE-031884048

Bankruptcy Case Number: 14-02078



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 9, 2018, at 2:03 o'clock PM EST, Delores Turner completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 9, 2018 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor